Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 1 of 9

B1 (Official	Form 1)(1/0	08)				oannoi		490 ± 0	. 0				
United States Bankruptcy C Northern District of Illinois											Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Labuhn, Tom G.							Name of Joint Debtor (Spouse) (Last, First, Middle):  Labuhn, Toni A.						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-7157  Street Address of Debtor (No. and Street, City, and State):  260 PARK  Manhattan, IL							Street  26	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-4958  Street Address of Joint Debtor (No. and Street, City, and State):  260 PARK  Manhattan, IL					
					Г	ZIP Code <b>60442</b>	<u>:</u>						ZIP Code <b>60442</b>
County of R Will	Residence or	of the Prin	cipal Place o	of Busines		00442	Coun:	-	ence or of the	Principal Pl	ace of Bus	iness:	1 00442
Mailing Add	dress of Deb	tor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):	
					_	ZIP Code	<u>:</u>						ZIP Code
I contion of	Principal As	ssats of Pay	sinoss Dobto										
	from street			1									
		Debtor				of Business	3	Chapter of Bankruptcy Code Under Which					
		rganization) one box)		☐ Hea	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defir in 11 U.S.C. § 101 (51B) ☐ Railroad			☐ Chapt		Petition is F	iled (Checl	k one box)	
Individu	ıal (includes	Joint Debte	ors)					☐ Chapt	ter 9			Petition for R	
	ibit D on pa		,	☐ Rail				☐ Chapter 11 of a Foreign Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for Recogni					C
	tion (include	es LLC and	LLP)		Stockbroker Commodity Broker  Chapter 12  Chapter 13			_		Nonmain Pro	0		
Partners		C 41	1	☐ Clea	aring Bank								
	f debtor is not s box and state			Oth		empt Entity	,				e of Debts k one box)		
				1_	(Check box	k, if applicable	le)		are primarily co		,		are primarily
				und	er Title 26	exempt orgof the Unite	d States	"incuri	d in 11 U.S.C. stred by an indivioual, family, or	idual primarily		busine	ess debts.
		Filing F	ee (Check o					one box:		Chapter 11	Debtors		
Full Fili	ng Fee attac	_	ce (encen e						a small busin	-		n 11 U.S.C. §	101(51D).
	ee to be paid						Checl		not a small b	usiness debt	or as define	ed in 11 U.S.	C. § 101(51D).
attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.							Debtor's	aggregate noi s or affiliates	ncontingent l	iquidated o	debts (exclud	ing debts owed	
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must					Checl	all applica		) are less tha	11 \$2,170,00	00.			
attach signed application for the court's consideration. See Official Form 3B.							being filed w ces of the pla			ition from on	e or more		
								classes of	creditors, in	accordance	with 11 U.S	S.C. § 1126(t	o).
L	Administrat estimates tha			a for distri	hution to u	ncooured or	aditors			THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor e	estimates tha	t, after any	exempt pro	perty is ex	cluded and	administrat		es paid,					
	Il be no fund Number of Ci		for distribu	tion to uns	secured cred	litors.				_			
							□ 25 001		OWER				
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A		П		п	П		п	П	П				
\$0 to	\$50,001 to	\$100,001 to		\$1,000,001	\$10,000,001	\$50,000,001 to \$100	\$100,000,000 to \$500						
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 DIIIION	1			
Estimated L	Liabilities												
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$10 \$10,000 \$				\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion	More than							

Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 2 of 9

B1 (Official For	m 1)(1/08)	Paye 2 01 9	Page 2		
Voluntar	y Petition	Name of Debtor(s):			
(This page mu	st be completed and filed in every case)	Labuhn, Tom G. Labuhn, Toni A.			
( Fg	All Prior Bankruptcy Cases Filed Within Last	<u> </u>	ach additional sheet)		
Location Where Filed:	· ·	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(T- h	Exhibit B dividual whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner that 12, or 13 of title 11, United Sta	named in the foregoing petition, declare that I at [he or she] may proceed under chapter 7, 11, tes Code, and have explained the relief available ner certify that I delivered to the debtor the notice  November 9, 2009		
	E 1	 nibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		ntifiable harm to public health or safety?		
	Exh	nibit D			
Exhibit  If this is a join	•	a part of this petition.			
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	=			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa			
	There is a bankruptcy case concerning debtor's affiliate, go	•	•		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a de	efendant in an action or		
	Certification by a Debtor Who Reside		Property		
	(Check all app Landlord has a judgment against the debtor for possession		necked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgme	ent for possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	·			
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 36	62(l)).		

### B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Labuhn, Tom G. Labuhn, Toni A.

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tom G. Labuhn

Signature of Debtor Tom G. Labuhn

X /s/ Toni A. Labuhn

Signature of Joint Debtor Toni A. Labuhn

Telephone Number (If not represented by attorney)

November 9, 2009

Date

#### Signature of Attorney\*

X /s/ Joseph R. Doyle

Signature of Attorney for Debtor(s)

Joseph R. Doyle

Printed Name of Attorney for Debtor(s)

Bizar & Doyle, LLC

Firm Name

407 S. Dearborn St., Suite 1300 Chicago, IL 60605

Address

Email: joe@bizardoylelaw.com

312-427-3100 Fax: 312-427-5400

Telephone Number

November 9, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		
7	~	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 4 of 9

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Tom G. Labuhn Toni A. Labuhn			
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 5 of 9

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Tom G. Labuhn Tom G. Labuhn
Date: November 9, 2009

Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 6 of 9

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Tom G. Labuhn Toni A. Labuhn		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 09-42430 Doc 1 Filed 11/09/09 Entered 11/09/09 17:04:33 Desc Main Document Page 7 of 9

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Toni A. Labuhn Toni A. Labuhn
Date: November 9, 2009

1st Bank of Manhattan Please Provide

1st Manhattan Bank PLEASE PROVIDE

Amazon Please Provide

Bank Of America P.O.Box 15019 Wilmington, DE 19886

Buy.com
Please Provide

Capitol One Please Provide

Chase Bank 800 Brooksedge Blvd. Westerville, OH 43081

Chase Bank Card Member Services P.O.Box 15153 Wilmington, DE 19886

Citi Bank Please Provide

Discover Card P.O.Box 6103 Carol Stream, IL 60197

FMC Please Provide

Juniper Bank Please Provide

National City Bank Please Provide Please Provide

United Mileage Plus Please Provide

Wachovia Dealership P.O.Box 25341 Santa Ana, CA 92799-5341

World Points Visa Please Provide